

MARICOPA COUNTY SHORT TERM DISABILITY (STD) PROGRAM

Answers to Frequently Asked STD Questions - Page 1 of 2

What do I have to do during my disability?

You have a very important role in the STD process. To ensure you receive all of the STD payments to which you are entitled, you must:

- Sign and return all forms to VPA as soon as possible
- See your physician or treating provider on a regular basis and follow the treatment plan
- Stay in touch with VPA and your supervisor/manager
- Provide information as requested
- If you are released to return to work, call your supervisor/manager, HR Liaison and VPA to notify them of your return to work date.

What are my STD benefits?

All regular status active employees who meet benefit eligibility criteria (working 20 or more hours per week) may receive benefits under Maricopa County STD plan equal to 40%, 50%, 60% or 70% of **Base Weekly Earnings**, depending on the benefit coverage amount you have elected. Benefits start after 21 consecutive calendar days from the onset of your disability. Benefits are payable up to the 26th week of disability. Please refer to your Plan Document for exclusions and limitations that may apply.

Base weekly earnings means the amount of regular weekly salary or wages paid to you by your employer as of the date of your disability. This amount does not include commissions, bonuses, overtime, incentive pay, shift differential pay, any other compensation, or any cash in lieu of benefits.

How is my STD payment calculated?

The *actual* amount of your STD payment is determined by two factors:

- VPA determines your STD benefit based on your elected coverage amount
- VPA withholds all applicable deductions from your STD payments to arrive at the *actual* amount of pay you receive.

Please note, the benefit payment you receive is not taxable.

When will I actually receive my STD payments?

Maricopa County and VPA want you to receive the STD benefits for which you may be eligible as *quickly* as possible. In fact, VPA's goal is to process your claim within 4 business days from the time of your call. (Please note: If your claim is involved in a case management process, this initial decision may take longer.) Your help in getting your physician to provide objective medical information in a timely manner will assure a quick review of your claim. Once a determination has been made on your request for disability benefits, written notification will be sent to you within one business day of the determination. You will then receive your STD benefit payment on a weekly basis by mail. Checks are mailed from California every Wednesday.

Who do I call if I do not receive my check or if I have questions about my payment?

You will receive your STD benefit payments from VPA on a weekly basis. If you do not receive your STD payment, call **VPA** at 800-599-7797 to verify the status of your claim. If your claim is approved and you did not receive your payment, you may speak to a Customer Service Representative at VPA.

Why would my STD payment be late?

Your STD payment may be late due to:

- Information supporting your disability has not been received by VPA
- Information received by VPA is incomplete and/or VPA needs additional information on your claim
- You did not notify VPA of an address change

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When do my STD payments end?

Your disability payments end on the earliest of the following:

- You are no longer considered disabled under the plan
- You do not provide satisfactory evidence of your continuing disability
- Your 26-week benefit period ends
- You return to work
- You are able to return to work, but chose not to
- You do not participate in one of the mandatory programs available through the STD plan

What if my claim extends beyond 26 weeks?

If you remain disabled beyond 26 weeks, you may be eligible for Long-Term Disability (LTD) benefits under the ASRS LTD Plan. VPA will send you an LTD claim packet after 12 weeks, if it appears your disability will last longer than 26 weeks. Because VPA also administers the ASRS LTD Plan, VPA will make the approval determination and payment of LTD benefits.

What happens if VPA cannot get information from my physician?

Since you are making the claim for STD benefits, it is *your* responsibility to ensure that your physician calls VPA immediately. If VPA does not receive *objective* clinical information from your physician that supports your disability claim, your claim **cannot** be approved. If your physician refuses to call, then contact VPA for assistance.

What if my physician changes my return to work date?

If your physician releases you to return to work earlier than your original return date, contact VPA immediately at 800-599-7797 to inform your Disability Benefit Specialist of your earlier return date. VPA will contact your HR Liaison and let him/her know.

If your physician extends your disability beyond your original return date, you will need to have your physician contact VPA, or you must contact VPA to have a form faxed to your physician. This is an "Extension of Disability" form. After your physician completes it, please have it faxed to VPA at 818-591-7664 as soon as possible to avoid delays in your continuing benefit payments. VPA will review the extension and advise you if the additional time is approved.

Can I return to work and still receive benefits?

Maricopa County offers a Transitional Return to Work Program. VPA may coordinate with you and your physician to arrange for you to work with reduced hours or modified duty if this will expedite your overall recovery to full capacity. If your physician releases you to return with modified duty or reduced hours, you will be contacted by VPA to make arrangements to return to work. You may work for wage or profit while disabled. In any week in which you work and a Disability Benefit is payable, you will receive the lesser of:

- 80% of your pre-disability earnings, less wages or salary
- Your gross Disability benefit

NOTE: No Disability Benefits will be paid, and participation will end if the Plan determines you are able to work under a modified arrangement and you refuse to do so without good cause.

How will I pay for my benefits while on STD?

Your benefit premiums, including Mariflex, will be deducted on a weekly basis from your STD checks. This does not include any other voluntary deductions normally taken from your paycheck such as deferred compensation, group auto, credit union payments, etc. You will need to arrange how these will be handled by contacting the appropriate group.